

Information to identify the case:

Debtor 1	<u>Mukhtaar M. Watkins</u>	Social Security number or ITIN	xxx-xx-6574
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	20-13675-ABA		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Mukhtaar M. Watkins

6/24/25

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Mukhtaar M. Watkins
Debtor

Case No. 20-13675-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Jun 24, 2025

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 26, 2025:

Recip ID	Recipient Name and Address
db	+ Mukhtaar M. Watkins, 128 Meadow Lark Road, Stratford, NJ 08084-1912
aty	+ Phelan Hallinan Diamond & Jones, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
cr	+ ARC HOME LLC (F/K/A WEI MORTGAGE LLC), Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
518979812	+ Ally Financial, Law Offices of John R. Morton, Jr., 110 Marter Ave., Suite 301, Moorestown, NJ 08057-3124
518745760	+ Phelan Hallinan Diamond & Jones, Attn:, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 24 2025 20:50:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jun 24 2025 20:50:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	EDI: GMACFS.COM	Jun 25 2025 00:38:00	Ally Capital, serviced by Ally Servicing LLC, PO Box 130424, Roseville, MN 55113-0004
lm	+ Email/Text: nsm_bk_notices@mrcooper.com	Jun 24 2025 20:49:00	Flagstar Bank, 5151 Corporate Drive, Troy, MI 48098-2639
cr	+ Email/Text: Bankruptcy@Freedommortgage.com	Jun 24 2025 20:49:00	Freedom Mortgage Corporation, Attn: BK Dept., 10500 Kincaid Drive, Fishers, IN 46037-9764
518825087	EDI: GMACFS.COM	Jun 25 2025 00:38:00	Ally Capital, PO Box 130424, Roseville MN 55113-0004
519255349	+ EDI: AISACG.COM	Jun 25 2025 00:38:00	Ally Capital, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518745747	+ EDI: GMACFS.COM	Jun 25 2025 00:38:00	Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
518745750	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jun 24 2025 20:51:36	CC Holdings/CardMember Services, Attn: Card Services, Po Box 9201, Old Bethpage, NY 11804-9001
518777798	Email/PDF: MerrickBKNotifications@Resurgent.com	Jun 24 2025 20:51:46	CW Nexus Credit Card Holdings I, LLC, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
518745748	+ EDI: CAPITALONE.COM	Jun 25 2025 00:38:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518745749	+ EDI: CAPONEAUTO.COM	Jun 25 2025 00:38:00	Capital One Auto Finance, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285

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Page 2 of 3

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518745751	+ EDI: JPMORGANCHASE	Jun 25 2025 00:38:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298
518745752	+ Email/PDF: creditonebknotifications@resurgent.com	Jun 24 2025 20:52:06	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
518745753	Email/Text: bankruptcycourts@equifax.com	Jun 24 2025 20:49:00	Equifax Information Services, PO Box 740241, Atlanta, GA 30348
518745754	^ MEBN	Jun 24 2025 20:43:15	Experian, PO Box 4500, Allen, TX 75013-1311
518745755	+ Email/Text: nsm_bk_notices@mrcooper.com	Jun 24 2025 20:49:00	Flagstar Bank, Attn: Bankruptcy, 5151 Corporate Drive, Troy, MI 48098-2639
519026954	Email/Text: Bankruptcy@Freedommortgage.com	Jun 24 2025 20:49:00	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
519026955	Email/Text: Bankruptcy@Freedommortgage.com	Jun 24 2025 20:49:00	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764, Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
518745756	+ EDI: IRS.COM	Jun 25 2025 00:38:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
518751716	Email/PDF: resurgentbknotifications@resurgent.com	Jun 24 2025 20:51:44	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518745757	+ Email/PDF: resurgentbknotifications@resurgent.com	Jun 24 2025 20:52:10	LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
518821044	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 24 2025 20:50:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
518745758	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 24 2025 20:50:00	Midland Fund, Attn: Bankruptcy, 350 Camino De La Reine Ste 100, San Diego, CA 92108-3007
518745759	+ EDI: AGFINANCE.COM	Jun 25 2025 00:38:00	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
519028387	EDI: PRA.COM	Jun 25 2025 00:38:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
519028388	EDI: PRA.COM	Jun 25 2025 00:38:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518812059	EDI: PRA.COM	Jun 25 2025 00:38:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank (usa), N.a., POB 41067, Norfolk VA 23541
518745761	+ Email/Text: dnj@pbslaw.org	Jun 24 2025 20:49:00	Pluese, Becker Saltzman, LLC, Attn:, 20000 Horizon Way, Suite 900, Mount Laurel, NJ 08054-4318
518745763	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Jun 24 2025 20:49:00	State of New Jersey Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695
518745762	+ Email/Text: bkteam@selenefinance.com	Jun 24 2025 20:49:00	Selene Finance, Attn: Bankruptcy, Po Box 422039, Houston, TX 77242-4239
518745764	^ MEBN	Jun 24 2025 20:43:27	TransUnion, PO Box 2000, Chester, PA 19016-2000
518745765	+ Email/Text: bankruptcydepartment@tsico.com	Jun 24 2025 20:50:00	Transworld System Inc, Attn: Bankruptcy, Po Box 15630, Wilmington, DE 19850-5630

TOTAL: 33

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User: admin

Page 3 of 3

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518832069		ARC HOME LLC
519134126	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court., Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
519134127	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court., Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 26, 2025

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 24, 2025 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	on behalf of Trustee Andrew B Finberg courtmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Andrew B Finberg	courtmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
John R. Morton, Jr.	on behalf of Creditor Ally Capital ecfmail@mortoncraig.com mortoncraigecf@gmail.com
Matthew K. Fissel	on behalf of Creditor Freedom Mortgage Corporation bkgroup@kmlawgroup.com matthew.fissel@brockandscott.com
Regina Cohen	on behalf of Creditor Ally Capital rcohen@lavin-law.com
Robert P. Saltzman	on behalf of Creditor Freedom Mortgage Corporation dnj@pbslaw.org
Thomas G. Egner	on behalf of Debtor Mukhtaar M. Watkins tegner@mcdowelllegal.com tcuccuini@mcdowelllegal.com;kgresh@mcdowelllegal.com;djamison@mcdowelllegal.com;cgetz@mcdowelllegal.com;jmiller@mcdowelllegal.com;egnertr62202@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9